

**Montana State Government
Property/Casualty Insurance Schedule
July 1, 2007 to July 1, 2008**

Line of Insurance	Deductibles		Limits			Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence	Description	
	COMMERCIAL INSURANCE COVERAGES					
Accidental Death & Dismemberment	\$250	\$0	\$50,000 \$10,000	claim claim	Medical expense Death benefit	AIG Insurance Broker: Willis
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value.	Stated value	n/a	Physical damage	XL Specialty
Not-In-Motion	\$1,000	\$1,000	Stated value	n/a	Physical damage	Broker: Mountain Air Aviation
Aircraft Liability	\$0	750,000 claim/ 1,500,000 occur.	\$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Airport Liability	\$0	750,000 claim/ 1,500,000 occur.	\$5,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Boiler & Machinery	\$1,000	Varies by Object and type of damage	\$100,000,000 \$100,000,000 \$5,000,000	occurrence occurrence occurrence	Equipment breakdown Property damage Business interruption	American Casualty of Reading, PA Lloyd's Of London (Broker: Driver Alliant Insurance Services)
Crime	\$1,000	\$500,000	\$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	occurrence occurrence occurrence occurrence occurrence	Public employee dishonesty Faithful performance Theft, disappearance, destruction Forgery/alteration Computer fraud	Great American Broker: Willis
Fine Arts	\$1,000	\$99,000	\$100,000,000 \$100,000,000 \$30,000,000 \$30,000,000 10% of the value \$25,000	occurrence occurrence occurrence occurrence occurrence	Named locations "all risk" Legal liability to others Unnamed locations "all risk" In-Transit worldwide "all risk" Debris removal Registration papers	AXA Art Corporation Broker: Willis Fine Arts Solutions
Foreign Insurance	0	0	Varies by coverage	occurrence occurrence occurrence	Foreign general liability Foreign auto liability Kidnap & ransom	ACE Broker: Willis
Foster Care			\$500,000 \$500,000 \$500,000 \$500,000 \$100,000 \$5,000	occurrence occurrence occurrence aggregate occurrence occurrence	Bodily injury and property damage Personal Injury Property damage to others Per household Defense costs Property damage to Insured	United National Insurance Broker: Willis
HIPPA	\$5,000	n/a	\$500,000	occurrence	HIPPA fines/violations Defense costs	NAS Insurance Services Broker: Willis
Medical Prof. Liability (Student Interns)	n/a	n/a	\$1,000,000 \$5,000,000	occurrence/ aggregate	Bodily injury, personal injury, property damage	American Casualty of Reading, PA Broker: Willis
Non-Medical Prof. Liability (Student Interns)	n/a	n/a	\$1,000,000 \$1,000,000	occurrence aggregate	Bodily injury, personal injury, property damage	Evanston Insurance Company Broker: Driver Alliant
Off-Premises Vehicles	\$1,000	\$50,000	\$675,000,000	occurrence	Physical damage "all risk"	Lexington
Property	\$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000	\$1,000 \$249,000 \$249,000 \$249,000 \$249,000 \$999,000 \$249,000 \$499,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000 \$249,000	\$675,000,000 \$675,000,000 \$675,000,000 \$675,000,000 \$675,000,000 \$200,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$250,000	occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence	Blanket limit of liability Valuable papers Accounts receivable Electronic data processing media Debris removal (additional) Earth movement Business interruption Flood Terrorism Builder's risk Expediting expenses Error/omissions conveyance Transit Ordinance/law Service interruption Automatic coverage. Newly acquired International limit Pollutant cleanup removal	Lexington Lloyd's of London CN A Commonwealth Axis Essex Great American Landmark American Broker: Driver Alliant Insurance Services
Rider Course (Motorcycle Safety Training)	n/a	n/a \$50 \$50 n/a	\$2,000,000 \$10,000 \$1,000 ACV/repair/replace	occurrence claim claim vehicle	Liability Blanket accident (medical) Blanket accident (dental) Physical damage	Chubb Custom Insurance Company Life Insurance Company of North America Broker: Arthur J. Gallagher & Company
Surety Bond (DPHHS)	Varies by agency	Varies by agency	As scheduled	As scheduled	Patient funds in trust	Hartford Broker: Willis
SELF-INSURED COVERAGES						
Aircraft Physical Damage						
In-Motion	\$1,000	5% of stated value	\$150,000	occurrence	Hull for various aircraft	n/a
Not-In-Motion	\$1,000	\$1,000	\$150,000	occurrence	Hull for various aircraft	n/a
Aircraft Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Auto Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Auto Physical Damage	\$250	ACV/repair/replace	ACV/repair/replace	vehicle	Physical damage to vehicles	n/a
General Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Property	\$1,000	\$249,000	Various	occurrence	All risk	n/a

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits and deductibles in the policies. If you have a question, please contact the Risk Management & Tort Defense Division.